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**Message:**

Re: Application No. : 09/922,462  
Filing Date : 09/03/1997  
First Named Inventor : James R. DeFrancesco  
Title : AUTOMATED CREDIT APPLICATION SYSTEM  
Attorney Docket No. : CMSI-0003 (OLD); 104570-498-NP (NEW)  
Confirmation No. : 1577  
Examiner : NGUYEN, NGA B  
Art Unit : 3627

Submitted herewith is the following item for filing in the above-identified application:

1. Amendment and Response to Office Action dated 08/01/2005;
2. Petition for Extension of Time Under 37 CFR 1.136(a) FY 2005

**CERTIFICATE OF TRANSMISSION**

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office's official facsimile number 571-273-8300 on the date indicated below.

  
Yvette Alvarez-Perez11/28/05  
Date

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